

In the Matter of)	
SENTRY INSURANCE,)	ORDER NO. D04-143
A MUTUAL COMPANY,)	
An Authorized Insurer)	Consent Order
)	Imposing a Fine
)	

Findings of Fact:

1. Sentry Insurance a Mutual Company ("Sentry") is authorized to conduct disability insurance business in the State of Washington.
2. On August 1, 1990, Sentry issued a group policy of Long Term Care (LTC) insurance to the Airline Pilots Association. One hundred and twenty-six Washington residents purchased this coverage. Sentry did not file rates or forms for this product until 2004, with the exception of a filing on June 24, 1987, which contained the group policy and the "Extended Care Group Certificate."

Conclusions of Law:

1. Sentry's failure to file forms for this product since June 24, 1987, was a violation of RCW 48.18.100.
2. Sentry's failure to file the rates charged for this product since June 24, 1987, was a violation of RCW 48.19.010(2).
3. Sentry's failure to file the rates and forms with the Office of the Insurance Commissioner since June 24, 1987, also violated WAC 284-30-600(3).

Consent to Order:

1. Sentry Insurance a Mutual Company consents to the entry of this order and to the imposition of a fine in the amount of \$15,000 (fifteen thousand dollars and no/100.) The fine must be paid within thirty days of the entry of this order. If the fine is not timely paid in full, this will constitute grounds for the suspension or revocation of the certificate of authority held by Sentry in the State of Washington. It will also result in a civil action

brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

SENTRY INSURANCE A MUTUAL COMPANY

Printed Name _____
Printed Corporate Title _____
Date Signed _____

Order:

Pursuant to RCW 48.05.185, the Insurance Commissioner imposes a fine upon Sentry Insurance a Mutual Company in the amount of \$15,000 (fifteen thousand dollars and no/00). This fine is to be paid in full by thirty days after this order is entered. Failure to pay the fine timely and in full will constitute grounds for the suspension or revocation of the certificate of authority held by Sentry in the state of Washington. It will also result in a civil action on behalf of the Insurance Commissioner by the Attorney General of the State of Washington for recovery of the fine.

ENTERED AT TUMWATER, WASHINGTON, this ____ day of _____, 2004.

MIKE KREIDLER
Insurance Commissioner

By _____
William Kirby
Legal Affairs Division